SAMPLE DISPUTE LETTER FORMAT

Date Your Name Your Address, City, State, Zip Code

Attn: Complaint Department

Name of Company Address City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I dispute on the attached copy of the report I received.

This item (identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be removed (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as a police report, Identity Theft Affidavit, payment records, court documents) supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

In addition, pursuant to FACTA.. as a victim of identity theft I am requesting that you provide me with copies of any and all applications and business transaction records related to the fraudulent account(s). the copies of the records can be (mailed to me at the address listed below or faxed to the number listed below. In addition, please make these records available to the Sturgis, Michigan Police Department upon their request.

Sincerely,

Your Name

Enclosures: (List what you are enclosing)